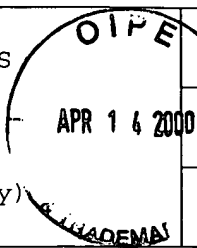


FORM PTO-1449 (Modified)
LIST OF PATENTS AND PUBLICATIONS
FOR APPLICANT'S INFORMATION
DISCLOSURE STATEMENT



ATTY. DOCKET NO.
00617425

SERIAL NO.
09/516,209

APPLICANT
Allen-Rouman, et al.

(Use several sheets if necessary)

FILING DATE
February 29, 2000

GROUP

REFERENCE DESIGNATION

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
OR	5 9 8 7 1 3 2	11/16/99	Rowney			
AR	5 9 8 7 1 4 0	11/16/99	Rowney, et al.			
AR	5 9 8 7 4 2 9	11/16/99	Maritzen, et al.			
AR	5 9 9 1 7 5 0	11/23/99	Watson			
AR	5 9 9 9 6 2 5	12/7/99	Bellare, et al.			

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

OR	see attached pages 2-3

EXAMINER

AR

DATE CONSIDERED

3-6-02

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this formation with next communication to applicant

(Information Disclosure Statement--Section 9 PTO-1449 (Modified) [6-1]--page 1 of 3)

INFORMATION DISCLOSURE

Sheet 2/3

Application No.: 09/516,209
Filing Date: February 29, 2000
Inventor: Allen-Rouman, et al.
Atty. Docket No.: 00617425

NON-PATENT PRIOR ART

Examiner Initials	Cite No.	Reference
[]	_____	PayMe.com; February 16, 2000; “https://ssl.idealab.com/”, “https://ssl.idealab.com/static/about.html”, “https://ssl.idealab.com/qTour1.html”, “https://ssl.idealab.com/qTour2.html”, “https://ssl.idealab.com/qTour3.html”, “https://ssl.idealab.com/qTour4.html”, “https://ssl.idealab.com/qTour_cast.html”.
[]	_____	Confinity.com; February 7, 2000; “http://www.paypal.com/cgi- bin/webscr?cmd=index”, “http://www.paypal.com/cgi- bin/webscr?cmd=paypal-works”, “http://www.paypal.com/cgi- bin/webscr?cmd=security”.
[]	_____	Transpoint; February 10, 2000; “http://www.transpoint.com/service_questions.asp”; “http://www.tr anspoint.com/service_pay.asp”, “http://www.transpoint.com/service_security.asp”, “http://www.transpoint.com/service_guarantee.asp”.
[]	_____	TeleCheck International, Inc.; February 7, 2000; “http://www.telecheck.com/home/home.html”, “http://www.telecheck.com/products/checkmain.html”, “http://www.telecheck.com/products/checkfaq.html”, “http://www.telecheck.com/products/verification.html”, “http://www.telecheck.com/products/collection-recovery.html”.
[]	_____	dotBank by Arthas Corp.; February 7, 2000; “http://www.dotbank.com”, “http://www.dotbank.com/DotBank/ui/dotbank/help/howphp3”.

INFORMATION DISCLOSURE

Sheet 3/3

Application No.: 09/516,209
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Inventor: Allen-Rouman, et al.
Atty. Docket No.: 00617425

- [] _____ X.com; February 7, 2000; "http://www.x.com",
"http://www.x.com/tour1b.htm", "http://www.x.com/tour1c.htm",
"http://www.x.com/Security.htm".
- [] _____ AmeriNet, Inc.; February 7, 2000; "http://www.debit-it.com",
"http://www.debit-it.com/products.htm", "http://www.debit-
it.com/other.htm", "http://www.debit-it.com/merchservice.htm".
- [] _____ Intell-A-Check Corp.; February 7, 2000;
"http://www.icheck.com",
"http://www.icheck.com/ProductOver.html",
"http://www.icheck.com/FAQ.html".

Examiner Signature

Date Considered